

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Gregg H. Jones, Jr. and  
Martha R. Holley-Jones,  
Debtors.

Bankruptcy No.: 15-23425-JAD

Chapter 13

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Gregg H. Jones, Jr.  
Martha R. Holley-Jones,  
Movants,

Related To Doc. No. 119

v.

AmeriCredit Financial Services, Inc.  
Beneficial  
Beneficial Consumer Discount Company  
c/o HSBC Mortgage Services, Inc.  
Bernie Jones  
Capital One Auto Finance  
Capital One Auto Finance  
c/o AIS Portfolio Services, LP  
Capital One Bank (USA), N.A.  
Cranberry Property  
Credit Collections USA  
Credit Management Company  
Credit One Bank  
Dept. of Ed/Sallie Mae  
Global Vacation Network  
HSBC Bank  
HSBC Mortgage Services, Inc.  
LVNV Funding, LLC its successors and  
assigns as assignee of FNBM, LLC  
Magee-Women's Hospital of UPMC  
Mars Evans City Storage  
MTGLQ Investors, LP  
Navient Solutions, Inc. on behalf of  
Department of Education Services  
Northwest Bank  
Peoples Natural Gas Company, LLC  
Professional Account Management  
Rushmore Service Center  
Stern & Eisenberg, PC  
US Bank National Associations  
UPMC Passavant  
UPMC Presbyterian Shadyside Hospital  
Wilmington Savings Fund Society  
The United States Trustee and  
Ronda J. Winnecour, Esq., Trustee,  
Respondents.

**ORDER CONFIRMING CHAPTER 13 SALE OF  
REAL PROPERTY FREE AND DIVESTED OF LIENS**

*AND NOW*, this 6th day of August, 2020, upon consideration of the Debtors' Motion for Sale of Real Property Free and Divested of Liens to Stephanie Marie Cummings, 1043 Three Degree Road, Butler, PA 16002, or its assignee, after hearing held at tcjad Telephone Conference - Deller, the Court finds:

(1) That service of the Notice of Hearing and Order setting hearing on said Motion for private sale of real property free and divested of liens of the above-named Respondents, was effected on the following secured creditors whose liens are recited in said Motion for private sale, viz:

<b>DATE OF SERVICE</b>	<b>NAME OF LIEN OR AND SECURITY</b>
July 10, 2020	U.S. Bank, National Association ET. SEQ. PO Box 742334 Los Angeles, CA 90074
July 10, 2020	U.S. Bank, National Association ET. SEQ. c/o Powers Kirm, LLC 8 Neshaminy Interplex, Suite 215 Trevose, PA 19053
July 10, 2020	Gregory Funding, LLC PO Box 25430 Portland, OR 97298
July 10, 2020	Wilmington Savings Fund Society, FSB c/o Select Portfolio Servicing, Inc. 3217 S. Decker Lake Drive Salt Lake City, UT 84115
July 10, 2020	Adams Ridge Homeowners Association 1150 Brodhead Road Monaca, PA 15061
July 10, 2020	Adams Township 600 Valencia Road Mars, PA 16046
July 10, 2020	Mars Area School District c/o Shirley A. Lawther Tax Collector PO Box 1230 Mars, PA 16046
July 10, 2020	Butler County Tax Claim Bureau 1 <sup>st</sup> Fl., County Govt. Center 124 W. Diamond Street PO Box 1280 Butler, PA 16003

July 10, 2020 Municipal Water Authority of Adams Twp.  
PO Box 807  
Mars, PA 16046

July 10, 2020 Breakneck Creek Regional Authority  
166 Mars Evans City Road  
PO Box 1180  
Mars, PA 16046

July 10, 2020 Stephanie Marie Cummings  
1043 Three Degree Road  
Butler, PA 16002

July 10, 2020 Ronda J. Winnecour, Ch. 13 Trustee  
3250 US Steel Building  
Pittsburgh, PA 15219

July 10, 2020 Office of the U.S. Trustee  
1001 Liberty Avenue  
Pittsburgh, PA 15222

(2) That sufficient general notice of said hearing and sale, together with the confirmation hearing thereon, was given to the creditors and parties in interest by the moving party as shown by the certificate of serviced duly filed and that the named parties were duly served with the Motion.

(3) That said sale hearing was duly advertised on the Court's website pursuant to *W. PA LBR 6004-1(c)(2)* on July 13, 2020, in *The Herald* or the *Butler Eagle* on: July 22, 2020 and in the *Butler County Legal Journal* on: n/a, as shown by the Proof of Publications duly filed.

(4) That at the sale hearing the highest/best offer received was that of the above Purchaser(s) and no objections to the sale were made which would result in cancellation of said sale.

(5) That the price of **\$307,500.00** offered by **Stephanie Marie Cummings** was a full and fair price for the property in question.

(6) That the Purchaser(s) has acted in good faith with respect to the within sale in accordance with *In re Abbotts Dairies of Pennsylvania, Inc.*, 788 F2d. 143 (3d Cir.1986).

Now therefore, ***IT IS ORDERED, ADJUDGED AND DECREED*** that the sale of the residential real property described as **204 White Oak Place, Mars, PA 16046** is hereby ***CONFIRMED*** to **Stephanie Marie Cummings**, 1043 Third Degree Road, Butler, PA 16002, or its assignee, free and divested of the above recited liens and claims, and, that the Movant is authorized to make, execute and deliver to the Purchaser(s) above named the necessary deed and/or other documents required to transfer title to the property purchased upon compliance with the terms of sale;

***IT IS FURTHER ORDERED***, that the above recited liens and claims, be, and they hereby are, transferred to the proceeds of sale, if and to the extent they may be determined to be valid liens against the sold property, **that the within decreed sale shall be free, clear and divested of said liens and claims;**

**FURTHER ORDERED**, that the following expenses/costs shall immediately be paid at the time of closing. **Failure of the closing agent to timely make and forward the disbursements required by this Order** will subject the closing agent to monetary sanctions, including among other things, a fine or the imposition of damages, after notice and hearing, for failure to comply with the above terms of this Order.

- (1) The following lien: U.S. Bank, National Association, ET. SEQ. (mortgage);
- (2) The following lien: Wilmington Savings Fund Society, FSB c/o Select Portfolio Servicing, Inc. (mortgage);
- (3) Delinquent real estate taxes, if any;
- (4) Current real estate taxes, pro-rated to the date of closing;
- (5) Delinquent water and sewage charges, if any;
- (6) Current water and sewage charges, pro-rated to the date of closing;
- (7) Homeowners Association dues, pro-rated to the date of closing;
- (8) The costs of local newspaper advertising in the amount of \$\_\_\_\_\_ ; payable to The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232
- (9) The costs of legal journal advertising in the amount of \$\_\_\_\_\_ ; payable to The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232
- (10) The Debtors' exemption in the Real Estate in the amount of \$45,900.00; payable to "Gregg H. Jones, Jr. and Martha R. Holley-Jones, 204 White Oak Place, Mars, PA 16046";
- (11) The Court approved Realtor/Broker commission in the amount of \$18,450.00;
- (12) Chapter 13 Trustee "percentage fees" in the amount of \$\_\_\_\_\_ ; payable to "Ronda J. Winnecour, Ch. 13 Trustee, P.O. Box 2587, Pittsburgh, PA. 15230";
- (13) The remaining "net proceeds" from the closing as identified on the HUD-1 owed to Gregg H. Jones, Jr. and Martha R. Holley-Jones to the Chapter 13 Trustee payable to "Ronda J. Winnecour, Ch. 13 Trustee, P.O. Box 84051, Chicago, IL 60689-4002"

**FURTHER ORDERED** that:

- (1) Closing shall occur within thirty (30) days of this Order and, **within five (5) days following closing**, the Movants shall file a report of sale;
- (2) This Sale Confirmation Order survives any dismissal or conversion of the within case; and,

**Within five (5) days of the date of this Order**, the Movants shall serve a copy of the within Order on each Respondent (i.e., each party against whom relief is sought) and its attorney of record, if any, upon any attorney or party who answered the motion or appeared at the hearing, the attorney for the debtor, the Purchaser, and the attorney for the Purchaser, if any, and file a certificate of service.

  
JEFFREY A. DELLER mas  
United States Bankruptcy Judge

## Imaged Certificate of Notice Page 5 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Gregg H. Jones, Jr.  
Martha R. Holley-Jones  
DebtorsCase No. 15-23425-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
Form ID: pdf900Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.  
db/jdb +Gregg H. Jones, Jr., Martha R. Holley-Jones, 204 White Oak Place, Mars, PA 16046-3946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MTGLQ Investors, LP andygornall@latouflawfirm.com  
 Harry B. Reese on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, ET SEQ.  
 bankruptcy@powerskirn.com  
 James Warmbrodt on behalf of Creditor MTGLQ Investors, LP bkgroup@kmlawgroup.com  
 Jill Manuel-Coughlin on behalf of Creditor MTGLQ Investors, LP bankruptcy@powerskirn.com  
 Lisa M. Burkhardt on behalf of Creditor Adams Ridge Homeowners Association  
 lburkhart@bmr-law.com, fjug@bmr-law.com  
 Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebedtctors.com,  
 hgs@thedebedtctors.com;alb@thedebedtctors.com  
 Matthew M. Herron on behalf of Debtor Gregg H. Jones, Jr. mmh@thedebedtctors.com,  
 hgs@thedebedtctors.com;alb@thedebedtctors.com  
 Matthew M. Herron on behalf of Attorney The Debt Doctors at Quatrini Rafferty  
 mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com  
 Matthew M. Herron on behalf of Joint Debtor Martha R. Holley-Jones mmh@thedebedtctors.com,  
 hgs@thedebedtctors.com;alb@thedebedtctors.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
 Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
 William E. Craig on behalf of Creditor Americredit Financial Services, Inc. dba GM Financial  
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13